

EPC 71

ALL PENDING CLAIMS IN PRESENT APPLICATION

What is claimed is:

1. In a system having a clearinghouse component, a nonprofit component, a supporter component, and a merchant component, with the clearinghouse component connecting the other three components via a variety of entry terminals, a method comprising:

providing each of a plurality of supporters with an individual identification number (ID);

entering the ID into an entry terminal;

entering an amount spent by a supporter at a merchant in a transaction;

having the entry terminal record the ID, as well as the amount of dollars spent in a transaction;

uploading the ID and the amount entered to a central clearinghouse;

calculating in the central clearinghouse rebates determined by said merchant on the basis of purchases of the supporter from said merchant and to be paid by the merchant to the nonprofit; and

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deducting from the purchases of the supporter from said merchant the calculated rebates determined by the merchant and forwarding to said nonprofit the calculated and deducted rebates to be paid by the merchant to said nonprofit.

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2. A method of accumulating credits for organizations, comprising:

recording assigned identifications to supporters, merchants, and organizations affiliated with the supporters and merchants during transactions between supporters and merchants;

associating the identification of each supporter and merchant with an affiliated organization in response to each transaction between merchant and supporter;

deducting and recording rebates, determined by the merchants and to be paid by the merchants to the organizations, from purchases of the supporter from said merchants in each of the transactions; and

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transmitting to the organizations the rebates, deducted from purchases of the supporter from said merchants in said transactions between said supporter and the merchants, and to be given to the organizations.

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3. A method as in claim 2, wherein the steps of recording assigned identification are performed at a remote terminal of a merchant; and

the steps of associating, deducting, and transmitting are performed in a central clearinghouse.

4. A method as in claim 2, wherein the organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

5. A method as in claim 2, further comprising assigning identifications to each of said supporters, merchants, and organizations.

6. A method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said remote terminals at said merchants.

7. A program residing in a computer of a central clearinghouse, comprising instructions for performing the steps of:

assigning to organizations and affiliated supporters and merchants individual identifications;

maintaining a schedule of rebates determined by the merchants due to each of the organizations from each of the merchants;

collecting from the merchant, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

calculating the rebates due from each merchant to each organization; and

transmitting, to the organizations, the amount of rebates determined by the merchants and due the organization from each of the merchants.

8. A method, comprising:

entering in a clearinghouse computer network identification of merchants, identification of supporters associated with the merchants, and identification of nonprofit organizations associated with the supporters and the merchants;

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entering into said clearinghouse computer network a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations; and

having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations.

9. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the merchants, and the step of identification of supporters includes enrolling of supporters associated with the merchants and is performed at the remote terminals of the merchants; and

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said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, is performed in a central clearinghouse.

10. A method as in claim 9, wherein the nonprofit organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

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11. A method as in claim 9, wherein the step of having payments credited includes uploading each transaction to said clearinghouse and downloading accumulated payments credited to said remote terminals at said nonprofit organizations.

12. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit organizations, and the step of entering identification of supporters includes enrolling supporters associated with the nonprofit organizations and is performed at remote terminals of the nonprofit organizations; and

information concerning enrolling supporters uploaded by said remote terminals of the nonprofit organizations to a database in said central clearinghouse computer network.

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13. A method as in claim 12, wherein said clearinghouse computer network includes a central clearinghouse, said transactions define shopping activity, and said payments represent calculated rebates, and said clearinghouse downloads reports on the shopping activity and calculated rebates due said nonprofit organizations to remote terminals operated by the nonprofit organizations.

14. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals operated by said supporters and said step of entering identifications of supporters includes supporters using said remote terminals to enroll themselves and select a nonprofit organization that will receive payments based on the calculated rebates, and

information concerning said enrollment is uploaded by said remote terminals to a database in said central clearinghouse computer.

15. A method as in claim 14, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the transactions in the form of shopping activity and calculated rebates due said nonprofit organizations to remote terminals operated by said supporters .

16. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the nonprofit, and the step of enrolling supporters associated with the nonprofits are performed at the remote terminals of the nonprofit organizations; and

said enrollment information is uploaded by said nonprofit remote terminals to a database in said central clearinghouse computer.

17. A method as in claim 12, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the shopping activity and calculated rebate due said nonprofits to remote terminals operated by nonprofit organizations.

18. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals operated by supporters to enroll themselves and select a nonprofit organization that will receive the calculated rebates; and

said enrollment information is uploaded by said remote terminals to a database in said central clearinghouse computer.

19. A method as in claim 14, wherein said clearinghouse computer network includes a central clearinghouse that downloads reports on the shopping activity and calculated rebate due said nonprofits to remote terminals operated by said supporters.

20. A method as in claim 8, wherein said process of entering the identification of the merchants, identification of the supporters, and identification of the nonprofit organizations includes enrolling of the merchants, the supporters, and of the nonprofit organizations, as well as recognizing the merchants, the supporters, and the nonprofit organizations during said transactions.

21. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the enrolling of supporters associated with the nonprofit organizations is performed at the remote terminals of the nonprofit organizations; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, is performed in the central clearinghouse.

22. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the nonprofit organizations, and the enrolling of supporters and the merchants are performed at the remote terminals of the nonprofit organizations; and

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said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

23. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals of the supporters, and the enrolling of nonprofit organizations are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

24. A method as in claim 15, wherein said clearinghouse computer network includes remote terminals at the supporters, and the enrolling of nonprofit organizations associated with the merchants are performed at the remote terminals of the supporters; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

25. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of supporters associated with the nonprofit organizations are performed at the central clearinghouse; and

the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

26. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of merchants associated with the supporters are performed at the central clearinghouse; and

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the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.

27. A method as in claim 15, wherein said clearinghouse computer network includes a central clearinghouse, and the enrolling of supporters associated with the merchants and nonprofit organizations are performed at the central clearinghouse; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said supporters, for payment of rebates by the merchants to said nonprofit organizations, are performed in the central clearinghouse.
